I do not want the exemption for banks and others to go through. If I want to do business with them, I will call them. If I have questions, I will call them. If I have complaints or complements, I will call them. They have business hours, how dare they outsource their labor and call me during MY evenings after a hard day in the factory. I can't call them after hours. No one can. Can we have their home numbers so I can call them when I need or just want to? NO!!!!!!!!!!

Do not allow them to pass this through...they will be calling you too.